1.   **1.**   A system for the employee benefits industry, said system comprising:
2.   a client management module for providing a broker with one or more broker
3. tools for generating an employer record and employee record;
4.   a presale module coupled to said client management module for providing said
5. broker with one or more workflow tools, said workflow tools enabling a request for proposal
6. (RFP), a renewal functionality, electronic submission of said RFP to an insurance carrier and
7. receiving a response to said RFP;
8.   an enrollment and benefits administration module coupled to said client
9. management module for providing an employer with a set of employer tools for benefits
10. administration for an employee and for and for processing a benefit product for said
11. employee; and
12.   a system database coupled to said at least one server for storing said employer
13. record and said employee record.

1.   **2.**   The system for the employee benefits industry of claim **1**, further
2. comprising an eligibility and billing module coupled to said client management module to
3. allow for the consolidation and production of a single bill for premiums and transmission of
4. eligibility to carriers.

1.   **3.**   The system for the employee benefits industry of claim **1**, further
2. comprising a worksite marketing module coupled to said customer module to enable
3. distribution of an ancillary product.

1.   **4.**   The system for the employee benefits industry of claim **1**, wherein said
2. renewal functionality allows said broker to organize upcoming plan renewals and to submit
3. an electronic renewal request to an insurance carrier and receive a response to said electronic
4. renewal request.

1.   **5.**   The system for the employee benefits industry of claim **1**, wherein said
2. workflow tools comprise benefit plan designs offered by a plurality of insurance carriers.

1.   **6.**   The system for the employee benefits industry of claim **1**, wherein said
2. workflow tools comprise a merging tool that merges said response to said RFP into an
3. employer presentation.

1   7.   The system for the employee benefits industry of claim **1**, wherein said
2   set of broker tools allows collection, management and data mining of said employer record
3   and RFP and renewal information.

1   **8.**   The system for the employee benefits industry of claim **1**, wherein said
2   set of employer tools allows correlation of said employee with a payroll record, said
3   employee record and a 401(k) record.

1   **9.**   The system for the employee benefits industry of claim **1**, wherein said
2   set of employer tools further comprises a report writer that organizes and generates census
3   information and carrier billing.

1   **10.**   The system for the employee benefits industry of claim **1**, wherein said
2   enrollment module comprises a set of self-service tools.

1   **11.**   The system for the employee benefits industry of claim **10**, wherein
2   said set of self-service tools comprises a plan comparison sheet, a provider directory, and a
3   personal demographic profile.

1   **12.**   The system for the employee benefits industry of claim **1**, further
2   comprising a worksite-marketing module.

1   **13.**   The system for the employee benefits industry of claim **12**, wherein
2   said worksite marketing module offers said employee said benefit product selected from the
3   group consisting of life insurance, disability insurance, long term care insurance,
4   homeowners insurance, auto insurance, personal umbrella liability insurance, an annuity and
5   a mutual fund.

1   **14.**   The system for the employee benefits industry of claim **13**, wherein
2   said worksite marketing module includes a streaming video ad for said benefit product.

1   **15.**   The system for the employee benefits industry of claim **13**, wherein
2   said worksite marketing module includes a link to a carrier.

1   **16.**   The system for the employee benefits industry of claim **1**, wherein said
2   employee record includes a demographic profile.

1   **17.**   The system for the employee benefits industry of claim **16**, wherein a

2   change in said demographic profile will prompt said worksite marketing module.

1   **18.**   The system for the employee benefits industry of claim **1**, wherein said

2   billing module reconciles payments from a plurality of insurance carriers.

1   **19.**   The system for the employee benefits industry of claim **1**, wherein said

2   billing module allows an employee to pay individual premiums for certain worksite products.

1   **20.**   The system for the employee benefits industry of claim **1**, wherein said

2   benefit product is selected from the group consisting of medical insurance, dental insurance,

3   vision insurance, life insurance, std insurance, LTD insurance, death benefits, term life

4   insurance, workers compensation, a section 125 plan, whole life insurance, variable life

5   insurance, annuities, mutual funds, IRA, travel accident and accidental death and

6   dismemberment, employee assistance programs, individual homeowner's insurance, renter's

7   insurance, auto insurance, umbrella liability insurance, health insurance, non-qualified

8   retirement plans, and 401(k) plan.

1   **21.**   The system for the employee benefits industry of claim **1**, wherein said

2   networked environment is selected from the group consisting of a worldwide computer

3   network, the Internet, a wide area network, a local area network, and an intranet.

1   **22.**   A method for procuring a benefit product in a networked environment,

2   said method comprising:

3   providing a broker with a set of workflow tools enabling a request for quote

4   (RFP) of said benefit product to an insurance carrier and receiving a response from said

5   insurance carrier of said RFP;

6   providing an employer with a set of employer tools for administration of said

7   benefit product for an employee; and

8   enrolling said employee in said benefit product offered by said insurance

9   carrier, thereby procuring said benefit product in a networked environment.

1   **23.**   The method for procuring a benefit product of claim **22**, wherein said

2   workflow tools comprise benefit plan designs offered by a plurality of insurance carriers.

24. The method for procuring a benefit product of claim **22**, wherein said workflow tools comprise a merging tool that merges said response into an employer presentation.

25. The method for procuring a benefit product of claim **22**, wherein said set of workflow tools further comprises a renewal functionality which allows said broker to organize upcoming plan renewals and submit an electronic renewal request to an insurance carrier and receive a response to said electronic renewal request.

26. The method for procuring a benefit product of claim **22**, further comprising real-time quoting.

27. The method for procuring a benefit product of claim **22**, wherein said set of employer tools allows correlation of said employee with a payroll record, an employee record and a 401(k) record.

28. The method for procuring a benefit product of claim **22**, wherein said set of employer tools comprises a report writer that organizes and generates census information and insurance carrier billing.

29. The method for procuring a benefit product of claim **22**, wherein said employee enrolls using a set of self-service tools.

30. The method for procuring a benefit product of claim **29**, wherein said set of self-service tools comprises a plan comparison sheet, a provider directory, and a personal demographic profile.

31. The method for procuring a benefit product of claim **22**, wherein said benefit product is selected from the group consisting of medical insurance, dental insurance, vision insurance, life insurance, std insurance, LTD insurance, death benefits, term life insurance, workers compensation, a section 125 plan, whole life insurance, variable life insurance, annuities, mutual funds, IRA, travel accident and accidental death and dismemberment, employee assistance programs, individual homeowner's insurance, renter's insurance, auto insurance, umbrella liability insurance, health insurance, non-qualified retirement plans, and 401(k) plan.

1   **32.**   The method for procuring a benefit product of claim **22**, wherein said

2   networked environment is selected from the group consisting of a worldwide computer

3   network, the Internet, a wide area network, a local area network, and an intranet.